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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

DONALD C. GOINS, ESQ. (DCG1005) GOINS & GOINS, LLC 323 Washington Avenue Elizabeth, NJ 07202 Phone: (908) 351-1984 Fax: (908) 351-1982 Attorney for the Debtor

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Susan M. Eilbacher-Greene,

Order Filed on July 23, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.:

19-21979

Chapter:

13

Judge:

JKS

LOSS MITIGATION ORDER

The relief set forth on the following pages, numbered 2 and 3, is hereby **ORDERED**.

DATED: July 23, 2019

Honorable John K. Sherwood United States Bankruptcy Court

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×	A N	otice of Request for Loss Mitigation was filed by the debtor on	7/8/2019 .
	AN	Notice of Request for Loss Mitigation was filed by the creditor,	Ditech Financial on
	_		1 5
		court raised the issue of Loss Mitigation, and the parties having ha	d notice and an opportunity to
The	e Requ	est concerns the following:	
Pro	perty:	1268 Poplar Avenue, Mountainside NJ 07092	A
Cre	editor:	Ditech Financial	
	It is h	ereby ORDERED that the Notice of Request for Loss Mitigation i	s denied.
X	It is	hereby ORDERED that the Notice of Request for Loss Mitigation	is granted, and:
	•	The debtor and creditor listed above are directed to participate in by the court's Loss Mitigation Program and Procedures (LMP).	Loss Mitigation and are bound
	•	The Loss Mitigation process shall terminate on10/23/19 entry of this order, unless extended as set forth in Section IX.B. of	(90 days from the date of the LMP.
5	•	The debtor must make adequate protection payments to the credit Period in the amount set forth in the <i>Notice and Request for Loss</i> V.A.1.a and VII.B. of the LMP.	
	•	If a relief from stay motion pursuant to section 362(d) is pending such a motion is filed during the loss mitigation period, the court	
		compliance by the debtor with the fulfillment of the debtor's obli Mitigation Order. If the debtor fails to comply with the loss mitig	5
		creditor may apply to terminate the Order as specified in Section relief from the stay.	IX.C of the LMP and to obtain
	•	Within 14 days of termination of the loss mitigation period, the deserve all interested parties, the Local Form, <i>Loss Mitigation Final</i> VII.C. of the LMP.	Report as set forth in Section

Extension of the LMP may be requested as specified in Section IX.B of the LMP.

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- It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:
 - Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss
 mitigation portal and that all of its initial loss mitigation document requirements are available on
 the portal.
 - Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
 - Within 10 business days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.
- ☐ It is ORDERED that the debtor is excused from use of the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:
 - Within 14 days of the date of this order, the creditor shall designate a single point of contact, including the name and contact information of the contact and shall specify to the debtor the forms and documentation the creditor requires to initiate a review of the debtor's loss mitigation options.
 - Within 21 days after receipt of the creditor's specifications regarding forms and documentation, the debtor shall provide the requested information.
 - Within 10 business days of the debtor's submission, the creditor shall acknowledge receipt of the documentation.